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too early. Which FAFSA Should You File? Federal student aid has an award year that runs from July 1 to June 30. The FAFSA has a 21-month application cycle that begins on October 1, nine months before the start Page 22/44

of the award year, and ends on June 30, the last day of the award year.

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Yes, the FAFSA does factor in your savings account. The FAFSA will ask you to report all cash on hand. This means you will need to report the balance (on the day you are completing your FAFSA) of all your bank accounts, Page 24/44

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account. Do FAFSA investments include retirement accounts. Yes, and no. The yes part. The FAFSA will ask you to report untaxed income (for the respective tax year), which Page 25/44

includes voluntary contributions to your retirement accounts.

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The FAFSA is based on the prior year's income and tax Page 36/44

information. If the parent income exceeds the IRS filing thresholds, a federal income tax return must be filed for the student to qualify for federal student aid. The student no longer lives in the household, is Page 37/44

self-supporting and/or has reached the age of majority.

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file the Free Application for Federal Student Aid (FAFSA), the gateway to federal, state and school financial aid. Families often worry about making costly mistakes, but this step-by-step quide provides Page 39/44

expert advice and insights to: • Maximize eligibility for student aid • Avoid common errors • Complete the form quickly, easily and accurately

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